pnb Housing
Finance Limited
Ghar Ki Baat

Ref: PNBHFL/NSE/Debt/FY24/40
Date: November 01, 2023

National Stock Exchange of India Limited
Listing Department
Exchange Plaza
Bandra Kurla Complex
Bandra (E), Mumbai – 400051
Symbol: PNBHOUSING

Subject: Submission of Asset Liability Management Statement for the half year ended September 30, 2023

Dear Sir(s),

Pursuant to Regulation 9 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 as amended from time to time, please find enclosed herewith the Asset Liability Management Statement of the Company for the half year ended September 30, 2023, as submitted to the National Housing Bank.

Kindly take the above intimation and documents on record.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Sanjay Jain

Digitally signed by Sanjay Jain
DN: cn=Sanjay Jain c=IN o=Personal
Reason: I am the author of this document
Location:
Date: 2023-11-01 18:49+05:30

Sanjay Jain
Company Secretary & Chief Compliance Officer
Membership No. F2642
Enclosed: As above

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks
Column Code	C284	C285	C286	C287	C288	C289		
A. OUTFLOWS							**R1546**	
1. Increase in loans & Advances	31931.82	31931.82	76636.36	361000.00	595000.00	**1096500.00**	**R1547**	
2. Net increase in investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**R1548**	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1549**	
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1550**	
iii) Others	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1551**	
3. Net decrease in public deposits, ICDs	10039.30	11123.80	25777.90	79438.28	135532.74	**261912.02**	**R1552**	
4. Net decrease in borrowings from various sources/net increase in market lending	162616.67	11875.00	79625.00	598713.20	327038.79	**1179868.66**	**R1553**	
5. Outflow on account of off-balance sheet items	0.00	0.00	18574.85	37149.71	55724.56	**111449.12**	**R1554**	
6. Other outflows	4483.61	1055.32	18580.78	85683.75	123275.64	**233079.10**	**R1555**	
TOTAL OUTFLOWS (A)	**209071.40**	**55985.94**	**219194.89**	**1161984.94**	**1236571.73**	**2882808.90**	**R1556**	
B. INFLOWS						**0.00**	**R1557**	
1. Net cash position	73161.00	0.00	0.00	0.00	0.00	**73161.00**	**R1558**	
2. Net increase in deposits	13638.41	13638.41	32732.18	123966.00	221436.00	**405411.00**	**R1559**	
3. Interest inflow on investments	1308.73	0.00	0.00	1955.22	144.28	**3408.23**	**R1560**	
4. Interest inflow on performing Advances	12794.32	12794.32	31071.91	115783.10	181375.57	**353819.22**	**R1561**	
5. Net increase in borrowings from various sources		10000.00	66500.00	476500.00	92000.00	**645000.00**	**R1562**	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1563**	
7. Other inflows	342630.00	22000.00	52800.00	276701.00	290700.00	**984831.00**	**R1564**	
TOTAL INFLOWS (B)	**443532.46**	**58432.73**	**183104.09**	**994905.32**	**785655.85**	**2465630.45**	**R1565**	
C. Mismatch (B - A)	**234461.06**	**2446.79**	**-36090.80**	**-167079.62**	**-450915.88**	**-417178.45**	**R1566**	
D. Cumulative mismatch	**234461.06**	**236907.85**	**200817.05**	**33737.43**	**-417178.45**	**-834356.90**	**R1567**	
E. C as percentage to Total Outflows	**112.14%**	**4.37%**	**-16.47%**	**-14.38%**	**-36.46%**	**-14.47%**	**R1568**	

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING											
RESIDUAL MATURITY	**1 day to 7 days**	**8 days to 14 days**	**15 days to 30/31 days (one month)**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 months to 6 months**	**Over 6 months to 1 year**	**Over 1 year to 3 years**	**Over 3 years and upto 5 years**	**Over 5 years**	**Total**
Column Code	**C290**	**C291**	**C292**	**C293**	**C294**	**C295**	**C296**	**C297**	**C298**	**C299**	**C300**
A. OUTFLOWS											
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**25958.00**	**25958.00**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25958.00	**25958.00**
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1389542.00	**1389542.00**
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Notes, bonds & debentures	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**30000.00**	**60500.00**	**222200.00**	**140000.00**	**103970.00**	**556670.00**
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	30000.00	60500.00	222200.00	140000.00	103970.00	**556670.00**
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Deposits	**6816.22**	**8917.30**	**16299.14**	**28030.60**	**146061.90**	**150101.38**	**206167.06**	**637509.99**	**423954.33**	**249799.80**	**1873657.72**
a) Term deposits from public	5943.93	6262.85	13140.37	23428.50	21935.53	72047.53	173449.16	565593.49	373656.97	244243.83	**1499702.16**
b) Inter Corporate Deposits (ICDs)	872.29	2654.45	3158.77	4602.10	4126.37	18053.85	32717.90	71916.50	50297.36	5555.97	**193955.56**
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	120000.00	60000.00	0.00	0.00	0.00	0.00	**180000.00**
6. Borrowings	**162310.99**	**10375.00**	**79625.00**	**15359.13**	**463354.08**	**235538.79**	**383978.14**	**1035929.76**	**442205.30**	**43068.49**	**2871744.68**
a) Term money borrowings	147325.00	375.00	13125.00	10067.46	278562.41	120288.52	216277.43	848066.10	376101.17	35476.26	**2045664.35**
b) Bank borrowings in the nature of WCDL, CC etc.	14694.32	10000.00	66500.00	5000.00	184500.00	92000.00	55000.00	0.00	0.00	0.00	**427694.32**
c) From RBI, NHB, Govt, & others	291.67	0.00	0.00	291.67	291.67	23250.27	112700.71	187863.66	66104.13	7592.23	**398386.01**
7. Current Liabilities & provisions:	**8612.41**	**1414.33**	**15386.99**	**27558.09**	**6461.02**	**13834.98**	**8972.18**	**13971.43**	**4863.51**	**12326.20**	**113401.14**
a) Sundry creditors	0.00	0.00	1833.27	1833.27	0.00	0.00	0.00	0.00	0.00	0.00	**3666.54**
b) Expenses payable (other than interest)	12.27	12.27	29.81	52.61	54.36	159.57	320.90	889.49	539.84	833.46	**2904.58**
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10867.57	**10867.57**
d) Interest payable on bonds/deposits	7663.21	465.13	11248.51	21656.80	2257.40	13675.41	8651.28	13081.94	4323.67	625.17	**83648.52**
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
f) Provisions (other than for NPAs)	936.93	936.93	2275.40	4015.41	4149.26	0.00	0.00	0.00	0.00	0.00	**12313.93**
8. Contingent Liabilities	**12005.46**	**12005.46**	**29156.11**	**50471.03**	**51254.92**	**8391.37**	**10203.03**	**30922.30**	**-73644.43**	**-130765.26**	**-0.01**
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Loan commitments pending disbursal (outflows)	12005.46	12005.46	29156.11	50471.03	51254.92	8391.37	10203.03	30922.30	-73644.43	-130765.26	**-0.01**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Others (Please specify, if any)	97910.26	10.03	24253.95	439.45	158.91	409.17	1453.30	8402.78	7783.35	55382.27	**196203.47**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
(A) TOTAL OUTFLOWS	**287655.34**	**32722.12**	**164721.19**	**121858.30**	**667290.83**	**438275.69**	**671273.71**	**1948936.26**	**945162.06**	**1749281.50**	**7027177.00**
(A_1) CUMULATIVE OUTFLOWS	**287655.34**	**320377.46**	**485098.65**	**606956.95**	**1274247.78**	**1712523.47**	**2383797.18**	**4332733.44**	**5277895.50**	**7027177.00**	
B. INFLOWS											
1. Cash	153.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**153.00**
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
3. Balances with banks (in India only)	**356712.40**	**0.00**	**0.00**	**35014.00**	**50984.31**	**2595.51**	**0.00**	**0.00**	**0.00**	**0.00**	**445306.22**
a) Current account	62471.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**62471.00**
b) Deposit /short-term deposits	294241.40	0.00	0.00	35014.00	50984.31	2595.51	0.00	0.00	0.00	0.00	**382835.22**
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Investments (net of provisions)	**44471.68**	**14994.09**	**5738.07**	**20212.87**	**17153.45**	**39592.86**	**75855.69**	**73696.59**	**57841.64**	**66774.92**	**416331.86**
a) Mandatory investments	16993.68	14994.09	5738.07	20212.87	17153.45	39592.86	75855.69	60861.38	57841.64	66744.92	**375988.65**
b) Non Mandatory Listed	27478.00	0.00	0.00	0.00	0.00	0.00	0.00	8790.21	0.00	0.00	**36268.21**
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4045.00	0.00	30.00	**4075.00**
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Advances (Performing)	**24744.10**	**68992.09**	**59992.97**	**107362.40**	**105562.53**	**305115.15**	**560430.02**	**1705406.33**	**1086707.64**	**1877002.03**	**5901315.26**
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Term loans (only rupee loans)	23660.45	67908.44	57361.26	102664.79	100964.17	291894.58	536396.82	1634842.28	1044314.87	1819016.14	**5679023.80**
c) Corporate loans/short term loans	1083.65	1083.65	2631.71	4697.61	4598.36	13220.57	24033.20	70564.05	42392.77	57985.89	**222291.46**
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**71819.30**	**71819.30**
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23708.13	**23708.13**
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48111.17	**48111.17**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12698.00	**12698.00**
9. Other assets :	**272.18**	**272.18**	**2115.21**	**2620.69**	**1205.38**	**3538.39**	**11175.75**	**43484.83**	**11970.48**	**106141.84**	**182796.93**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5337.96	**5337.96**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	272.18	272.18	661.02	1166.50	1205.38	3538.39	7115.66	19723.83	11970.48	18481.37	**64406.99**
c) Others (Please specify, if any)	0.00	0.00	1454.19	1454.19	0.00	0.00	4060.09	23761.00	0.00	82322.51	**113051.98**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	0.00	28800.00	236980.77	-7250.00	-28469.23	-113876.92	-98876.92	-17307.69	**0.01**
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13. Others (Please specify, if any)	11943.22	11943.22	2039.38	25838.17	12593.87	50594.29	124398.57	482585.81	429831.01	808177.14	**1959944.68**
(B) TOTAL INFLOWS	**438296.58**	**96201.58**	**69885.63**	**219848.13**	**424480.31**	**394186.20**	**743390.80**	**2191296.64**	**1487473.85**	**2925305.54**	**8990365.26**
C. Mismatch (B - A)	**150641.24**	**63479.46**	**-94835.56**	**97989.83**	**-242810.52**	**-44089.49**	**72117.09**	**242360.38**	**542311.79**	**1176024.04**	**1963188.26**
D. Cumulative mismatch	**150641.24**	**214120.70**	**119285.14**	**217274.97**	**-25535.55**	**-69625.04**	**2492.05**	**244852.43**	**787164.22**	**1963188.26**	
E. Mismatch as % to Outflows (C as % of A)	**52.37%**	**194.00%**	**-57.57%**	**80.41%**	**-36.39%**	**-10.06%**	**10.74%**	**12.44%**	**57.38%**	**67.23%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**52.37%**	**66.83%**	**24.59%**	**35.80%**	**-2.00%**	**-4.07%**	**0.10%**	**5.65%**	**14.91%**	**27.94%**	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312
A. OUTFLOWS												
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**25958.00**	**25958.00**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25958.00	**25958.00**
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1389542.00	**1389542.00**
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Notes, bonds & debentures	**100000.00**	**0.00**	**0.00**	**0.00**	**0.00**	**30000.00**	**60500.00**	**222200.00**	**140000.00**	**3970.00**	**0.00**	**556670.00**
a) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Fixed rate (plain vanilla) including zero coupons	100000.00	0.00	0.00	0.00	0.00	30000.00	60500.00	222200.00	140000.00	3970.00	0.00	**556670.00**
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Deposits/Borrowings	**9929.90**	**12390.88**	**23319.35**	**40432.80**	**37653.49**	**128674.20**	**297834.38**	**803419.22**	**304568.46**	**35435.05**	**0.00**	**1693657.73**
a) Deposits												
i) Fixed rate	8960.69	9441.49	19809.60	35319.35	33068.64	108614.37	261481.15	731683.08	256653.18	34670.61	0.00	**1499702.16**
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) ICDs	969.21	2949.39	3509.75	5113.45	4584.85	20059.83	36353.23	71736.14	47915.28	764.44	0.00	**193955.57**
6. Borrowings	**846381.86**	**195349.59**	**374786.34**	**111505.69**	**950975.57**	**329016.44**	**168780.31**	**74948.88**	**0.00**	**0.00**	**0.00**	**3051744.68**
a) Term money borrowings	801623.41	145349.59	147286.34	46703.15	694175.25	210526.62	0.00	0.00	0.00	0.00	0.00	**2045664.36**
b) Bank borrowings in the nature of WCDL, CC etc.	41194.32	50000.00	227500.00	0.00	109000.00	0.00	0.00	0.00	0.00	0.00	0.00	**427694.32**
c) From RBI, NHB, Govt.	3564.13	0.00	0.00	64802.54	10300.32	58489.82	99730.31	19316.38	0.00	0.00	0.00	**256203.50**
d) From Others												
i) Fixed rate	0.00	0.00	0.00	0.00	120000.00	60000.00	69050.00	55632.50	0.00	0.00	0.00	**304682.50**
ii) Floating rate	0.00	0.00	0.00	0.00	17500.00	0.00	0.00	0.00	0.00	0.00	0.00	**17500.00**
7. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**113401.14**	**113401.14**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3666.54	**3666.54**
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2904.59	**2904.59**
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10867.57	**10867.57**
e) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83648.52	**83648.52**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12313.92	**12313.92**
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Contingent Liabilities	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
a) Letters of credit/guarantees											0.00	**0.00**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Loan commitments pending disbursal (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
10. Others (Please specify, if any)	96131.38	0.00	0.00	383.21	109.85	57.02	1190.99	5529.49	6702.21	0.00	86099.30	**196203.45**
(A) TOTAL OUTFLOWS	**1052443.14**	**207740.47**	**398105.69**	**152321.70**	**988738.91**	**487747.66**	**528305.68**	**1106097.59**	**451270.67**	**39405.05**	**1615000.44**	**7027177.00**
(A-1) CUMULATIVE OUTFLOWS	**1052443.14**	**1260183.61**	**1658289.30**	**1810611.00**	**2799349.91**	**3287097.57**	**3815403.25**	**4921500.84**	**5372771.51**	**5412176.56**	**7027177.00**	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153.00	**153.00**
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
3. Balances with banks (in India only)	**294241.40**	**0.00**	**0.00**	**35014.00**	**50984.31**	**2595.51**	**0.00**	**0.00**	**0.00**	**0.00**	**62471.00**	**445306.21**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62471.00	**62471.00**
b) Deposit /short-term deposits	294241.40	0.00	0.00	35014.00	50984.31	2595.51	0.00	0.00	0.00	0.00	0.00	**382835.21**
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Investments (net of provisions)	**44471.68**	**14994.09**	**5738.07**	**20212.87**	**17153.45**	**39592.86**	**75855.69**	**69651.59**	**57841.64**	**63408.96**	**4075.00**	**412995.90**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	44471.68	14994.09	5738.07	20212.87	17153.45	39592.86	75855.69	69651.59	57841.64	63408.96	0.00	**408920.90**
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4075.00	**4075.00**
5. Advances (Performing)	**5866559.34**	**131.54**	**333.95**	**522.86**	**777.59**	**2296.65**	**3578.28**	**10568.21**	**5526.94**	**11019.90**	**0.00**	**5901315.26**
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Term loans (only rupee loans)												
i) Fixed Rate	120.32	120.32	292.21	522.86	513.05	1482.12	2723.24	8266.53	5249.05	9145.45	0.00	**28435.15**
ii) Floating Rate	5866439.02	11.22	41.74	0.00	264.54	814.53	855.04	2301.68	277.89	1874.45	0.00	**5872880.11**
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**108693.50**	**-36874.20**	**71819.30**
a) Sub-standard												
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32232.00	-8523.87	**23708.13**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Doubtful and loss												
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76461.50	-28350.33	**48111.17**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12698.00	**12698.00**
9. Other assets :	**272.18**	**272.18**	**661.02**	**1166.50**	**1205.38**	**3538.39**	**7115.66**	**19723.83**	**11970.48**	**18481.37**	**118482.34**	**182889.33**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5337.96	**5337.96**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	272.18	272.18	661.02	1166.50	1205.38	3538.39	7115.66	19723.83	11970.48	18481.37	0.00	**64406.99**
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113144.38	**113144.38**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(B) TOTAL INFLOWS	**6205544.60**	**15397.81**	**6733.04**	**56916.23**	**70120.73**	**48023.41**	**86549.63**	**99943.63**	**75339.06**	**201603.73**	**161005.14**	**7027177.00**
C. Mismatch (B - A)	**5153101.46**	**-192342.66**	**-391372.65**	**-95405.47**	**-918618.18**	**-439724.25**	**-441756.05**	**-1006153.96**	**-375931.61**	**162198.68**	**-1453995.30**	**0.00**
D. Cumulative mismatch	**5153101.46**	**4960758.80**	**4569386.15**	**4473980.68**	**3555362.49**	**3115638.24**	**2673882.19**	**1667728.23**	**1291796.62**	**1453995.30**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**489.63%**	**-92.59%**	**-98.31%**	**-62.63%**	**-92.91%**	**-90.15%**	**-83.62%**	**-90.96%**	**-83.31%**	**411.62%**	**-90.03%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**489.63%**	**393.65%**	**275.55%**	**247.10%**	**127.01%**	**94.78%**	**70.08%**	**33.89%**	**24.04%**	**26.87%**	**0.00%**	